Information to identify the case:

Debtor 1	**Kenneth Carl Dahlstrom** First Name Middle Name Last Name	Social Security number or ITIN	**xxx−xx−4704**
		EIN	_ _−_ _ _ _ _ _ _
Debtor 2 (Spouse, if filing)	**Cynthia Jane Dahlstrom** First Name Middle Name Last Name	Social Security number or ITIN	**xxx−xx−1705**
		EIN	_ _−_ _ _ _ _ _ _

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **12−71692−SCS**

Discharge of Joint Debtors

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Carl Dahlstrom

Cynthia Jane Dahlstrom

June 15, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Virginia

In re:
Kenneth Carl Dahlstrom
Cynthia Jane Dahlstrom
Debtors

Case No. 12-71692-SCS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-8 User: atkinsj Page 1 of 2 Date Rcvd: Jun 15, 2017
Form ID: 3180W Total Noticed: 46

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2017.

db/jdb +Kenneth Carl Dahlstrom, Cynthia Jane Dahlstrom, 355 Winterset Trail, Tryon, NC 28782-6626
cr +CITIMORTGAGE, INC., C/O SHAPIRO & BURSON, LLP, 236 CLEARFIELD AVE, STE 215, VIRGINIA BEACH, VA 23462-1893
11110028 +AAA Financial Services, P. O. Box 15137, Wilmington, DE 19886-5137
11110035 +Cardiology Associates, 202 N Federal Hwy, Lake Worth, FL 33460-3438
11110036 +Carmax Auto Finance, P.O. Box 440609, Kennesaw, GA 30160-9511
11110037 +Center for Diagnostic Imaging, P.O. Box 198207, Atlanta, GA 30384-8207
11110038 +Chesapeake General Hospital, 110 Wimbledon Square, Suite B, Chesapeake, VA 23320-4946
11110039 +Chesapeake General Hospital, P.O. Box 2028, Chesapeake, VA 23327-2028
11110040 #+Chesapeake Radiologist, P.O. Box 1707, Chesapeake, VA 23327-1707
11110042 +Citi Mortgage, c/o James W. Schneider, Pres., 300 St. Paul Place, Baltimore, MD 21202-2120
11229968 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
11110044 +City of Oviedo, 400 Alexandria Blvd., Oviedo, FL 32765-6764
11110043 +City of Oviedo, 310 Alexandria Blvd., Oviedo, FL 32765-5547
11110045 +Collection Resources for CDI, 2700 1st Street North, Suite 303, Saint Cloud, MN 56303-4583
11110046 +Daniel C. Consuegra, Esq., 9204 King Palm Drive, Tampa, FL 33619-8331
13069170 Dyck-ONeal, Inc., P. O. Box 60154, Dallas, TX 75360
11110051 +Glasser & Glasser, PLC, P.O. Box 3400, Norfolk, VA 23514-3400
11110052 +Glasser and Glasser, 580 East Main Street, Suite 600, Norfolk, VA 23510-2322
11110055 #+Ticktin Law Group, 600 W. Hillsboro Blvd, Deerfield Beach, FL 33441-1610
11110056 Virginia Dep. of Taxation, Office of Compliance, P.O. Box 27407, Richmond, VA 23261-7407
11110059 +Willa Lake Phase One, 860 N SR 434 Dept CA A/R, Suite 1009, Altamonte Springs, FL 32714-7066
11284342 +Willa Lake Phase One Homeowner’s Assoc., Inc., Clayton & McCulloh, 1065 Maitland Center Commons Blvd., Maitland, FL 32751-7437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: vlazo@dyckoneal.com Jun 16 2017 01:44:20 Dyck-O’Neal, Inc., PO Box 601549, Dallas, TX 75360-1549
cr +EDI: PRA.COM Jun 16 2017 01:28:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
11110029 +EDI: GMACFS.COM Jun 16 2017 01:28:00 Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
11195926 +EDI: GMACFS.COM Jun 16 2017 01:28:00 Ally Financial Inc. f/k/a GMAC Inc., c/o Ally Servicing LLC, P O Box 130424, Roseville, MN 55113-0004
11110030 EDI: GMACFS.COM Jun 16 2017 01:28:00 Ally Financial, Inc., c/o Michael A. Carpenter, CEO, 200 Renaissance Center, Detroit, MI 48243-1300
11587128 +EDI: OPHSUBSID.COM Jun 16 2017 01:28:00 Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
11110032 EDI: BANKAMER.COM Jun 16 2017 01:28:00 Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
11110031 EDI: BANKAMER.COM Jun 16 2017 01:28:00 Bank of America, P.O. Box 982238, El Paso, TX 79998-0000
11177099 EDI: BANKAMER2.COM Jun 16 2017 01:28:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
11110033 +EDI: TSYS2.COM Jun 16 2017 01:28:00 Barclays Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
11110034 +EDI: TSYS2.COM Jun 16 2017 01:28:00 Barclays Visa, 700 Prides Crossing, Newark, DE 19713-6102
11110041 +EDI: CIAC.COM Jun 16 2017 01:28:00 Citi Mortgage, P.O. Box 6006, The Lakes, NV 88901-6006
11309853 +E-mail/Text: bkr@taxva.com Jun 16 2017 01:44:14 Commonwealth of Virginia, Department of Taxation, PO Box 2156, Richmond, VA 23218-2156
13065927 E-mail/Text: vlazo@dyckoneal.com Jun 16 2017 01:44:20 Dyck-ONeal, Inc., P. O. Box 601549, Dallas, TX 75360-1549
11110047 +EDI: BANKAMER.COM Jun 16 2017 01:28:00 FIA card Services, P.O. Box 15026, Wilmington, DE 19850-5026
11110048 +EDI: FSAE.COM Jun 16 2017 01:28:00 First Source, 205 Bryant Woods South, Amherst, NY 14228-3609
11110049 +E-mail/Text: TY@INTELMDS.COM Jun 16 2017 01:44:31 Florida Cardiology, P.O. Box 534405, Atlanta, GA 30353-4405
11345000 E-mail/Text: bknotice@crgofusa.com Jun 16 2017 01:44:02 FreedomRoad Financial, c/o CAPITAL RECOVERY GROUP, LLC, BIN #20016, PO BOX 29426, PHOENIX, AZ 85038-9426
11126387 EDI: IRS.COM Jun 16 2017 01:28:00 Internal Revenue Service, 400 North 8th Street, Stop Room 898, Box 76, Richmond, VA 23219-0000
11328490 +EDI: OPHSUBSID.COM Jun 16 2017 01:28:00 OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
11289683 EDI: PRA.COM Jun 16 2017 01:28:00 Portfolio Recovery Associates, PO BOX 41067, Norfolk VA 23451
11110027 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Jun 16 2017 01:43:38 US Trustee, Federal Bldg., Room 625, 200 Granby Street, Norfolk, VA 23510-1814

District/off: 0422-8 User: atkinsj Page 2 of 2 Date Rcvd: Jun 15, 2017
Form ID: 3180W Total Noticed: 46

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11110057 E-mail/Text: bkr@taxva.com Jun 16 2017 01:44:14 Virginia Dept. of Taxation, P.O. Box 2369, Richmond, VA 23218-0000

11110058 E-mail/Text: bkr@taxva.com Jun 16 2017 01:44:14 Virginia Dept. of Taxation, P.O. Box 760, Richmond, VA 23218-0760

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiMortgage, Inc., PO BOX 6030, Sioux Falls

cr* +Azurea I, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

11110053* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 80110, Cincinnati, OH 45280-0000)

11110054* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

13869121* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)

11110050 ##+Freedom Road Financial, c/o Tom Collins, SVP, 10605 Double R Blvd, Ste. 100, Reno, NV 89521-8920

TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2017 at the address(es) listed below:

Angela M. Haen on behalf of Debtor Kenneth Carl Dahlstrom ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com
Angela M. Haen on behalf of Joint Debtor Cynthia Jane Dahlstrom ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com
Christopher M. Baker on behalf of Debtor Kenneth Carl Dahlstrom ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com
Christopher M. Baker on behalf of Joint Debtor Cynthia Jane Dahlstrom ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com
Lorin D. Hay on behalf of Debtor Kenneth Carl Dahlstrom ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com
Lorin D. Hay on behalf of Joint Debtor Cynthia Jane Dahlstrom ecf@bolemanlaw.com, ecfbackup@bolemanlaw.com
R. Clinton Stackhouse, Jr. bcourt@rcsch13.com
William M. Savage on behalf of Creditor CITIMORTGAGE, INC. ECF@logs.com

TOTAL: 8